

Important Cash Card Business and Financial Information

Unit : NT\$ Thousand

2023 January

Issuer	No. of Cards with Line Drawn	No. of Cards with Line Undrawn	Total Line Extended	Total Available Line of Cardholders	Outstanding Balance (including non-accrual amounts)	Delinquency Ratio (%)	Coverage Balance	Monthly Write-off Amount	Annual Write-off Amount
First Commercial Bank	1,062	0	296,803	52,916	164	0.000	18	0	0
Hua Nan Commercial Bank	586	2,509	1,523,120	120,154	7,567	1.311	5,961	0	0
Taichung Commercial Bank	0	19	2,209	0	0	0.000	10,269	0	0
HSBC Bank(Taiwan) Ltd.	2,167	1,651	292,272	16,572	65,732	0.906	40,309	80	80
Shin Kong Commercial Bank	28	0	297	0	297	0.000	0	0	0
Union Bank of Taiwan	520	0	54,883	2,600	6,421	0.032	409	0	0
Yuanta Bank	1,803	16,863	5,599,800	0	20,329	0.000	431	34	34
Bank Sinopac	216	0	5,084	0	1,944	0.000	255	1	1
Cosmos Bank, Taiwan	297,638	152,503	268,874,744	40,382,337	10,723,710	1.138	259,159	17,343	17,343
DBS Bank(Taiwan)Ltd.	1,075	10,292	1,407,486	244,169	75,803	0.000	778	0	0
Taishin International Bank	5,654	17,338	10,640,830	2,207,510	300,004	2.808	47,364	788	788
Chinatrust Commercial Bank	8,803	7,859	7,367,610	1,626,903	392,157	0.428	17,173	2,049	2,049
The Sixth Credit Cooperation Of Changhua	0	0	1,340	1,088	252	0.000	42	0	0
Total	319,552	209,034	296,066,478	44,654,249	11,594,380	1.145	382,168	20,295	20,295

1. Sources: Disclosed by banks.

2. Disclosure items and definitions:

2.1 No. of cards with line drawn: No. of cards with line drawn at the end of base date month.

2.2 No. of cards with line undrawn: No. of cards with line undrawn at the end of base date month.

2.3 Total line extended: Sum total of line approved to cardholders per cash card contract at the end of base date month, in the unit of NT\$1,000.

2.4 Total available line: Sum total of line available to cardholders at the end of base date month, in the unit of NT\$1,000.

2.5 Outstanding balance (overdue receivables included): Sum total of line drawn by cardholders at the end of base date month, in the unit of NT\$1,000.

2.6 Delinquency Ratio : Ratio of non-performing loan to loan outstanding at the end of base date month (The definitions of non-performing loan shall be as set out in the Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans).

2.7 Coverage balance : Bad debt reserve put aside for cash card business at the end of base date month, in the unit of NT\$1,000.

2.8 Monthly write-off amount : Amount of bad debt write-off in the base date month, in the unit of NT\$1,000.

2.9 Annual write-off amount : Amount of accumulated bad debt write-off for the year, in the unit of NT\$1,000.

3. The end of base date month means the end of month prior to the date of reporting.